

Personal Lines Insights

October 2022

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Life

Talking to Teens About Drugs and Alcohol

Although it can be a difficult topic to broach, it's important to talk to your teenager about drug and alcohol use. By establishing open communication in your household, you can help your child make wise decisions when confronted with these temptations.

Consider the following tips for talking to your teen about drugs and alcohol:

- **Ensure open communication in your home.** Your teen may be more willing to discuss uncomfortable topics if you have already established an environment of open communication.
- **Listen when talking with your child.** Show your child that you are interested in what they are saying and want to learn about their life.
- **Create moments to talk one on one.** Make a point to schedule time for you and your teen to talk, such as going for a walk, shopping or eating dinner together.
- **Conduct family meetings on a regular basis.** Hold regular meetings where family members can discuss what is on their minds and talk about any pressure that kids are facing at school.
- **Act out example scenarios.** To prepare your teen for potential peer pressure situations, act out various scenarios in your home.
- **Encourage your teen.** Throughout every aspect of their life, encourage your teen to be the best version of themselves and not let others influence their decisions.
- **Be a helpful resource.** Teens gather a lot of information about drug and alcohol usage from their peers. However, you can still be a beneficial resource for them by explaining why these activities are detrimental to their health and well-being.

For more information on how to keep your teen alcohol- and drug-free, visit www.nfp.org. Contact us today for more lifestyle tips.





Auto

Avoiding Animal Collisions

Fall is a beautiful time of year, but it's also when the most wildlife-vehicle collisions occur. More than 300,000 such incidents occur between October and December every year, according to the Federal Highway Administration.

To reduce the odds of being involved in an animal-related collision, follow these tips:

- **Stay focused while driving.** Check your mirrors regularly so you always know what is going on around you.
- **Use your headlights at night.** Using your high beam headlights will help illuminate the road at night. Further, animals' eyes often glow in headlights, making them easier to spot.
- **Watch your speed while driving.** Animals are unpredictable and often dart into the road. Reducing your speed helps increase your reaction time.
- **Do not swerve your vehicle.** If you see an animal, gradually slow down and stop, if necessary.

If you are in an animal collision, pull your vehicle to the side of the road and turn on your hazard lights, so other drivers know you've stopped. Contact your insurance agent to report any damage or injuries.

For more safe driving tips, contact us today.

Home

Preventing House Fires

Every year, thousands of people die or are injured as a result of house fires in the United States. Fortunately, most of these fires can be prevented with the proper precautions.

Here are five common causes of house fires and how to avoid them:

1. **Cooking**—Stay in the kitchen when you are frying, grilling or broiling food. If you leave the kitchen for even a short time, turn off the stove. Ensure all cookware and appliances are free of grease buildup before cooking. Do not cook if you are sleepy, have been drinking alcohol or have taken medication that makes you drowsy.
2. **Smoking**—If you smoke, do it outside. Most home fires caused by smoking start inside the structure. Make sure smoking materials (e.g., cigarettes, cigars and ashes) are completely extinguished before you discard them. Never toss hot cigarette butts or ashes in the trash can.
3. **Portable space heaters**—Keep combustible objects at least 3 feet away from portable heating devices. Only buy heaters evaluated by a nationally recognized laboratory, such as Underwriters Laboratories (UL). Check to ensure the portable heater has a thermostat control mechanism and will turn off automatically if the heater falls over.
4. **Faulty wiring**—Frayed wires can cause fires. Replace all worn, old or damaged appliance cords immediately and do not run cords under rugs or furniture. Purchase electrical products evaluated by UL or another nationally recognized laboratory. Use electrical extension cords wisely; never overload extension cords or wall sockets.
5. **Fireplaces and wood stoves**—Inspect and clean woodstove pipes and chimneys annually and check monthly for damage or obstructions. Never burn trash, paper or green wood. Make sure the fire is completely out before leaving the house or going to bed.

Contact us today for more tips on protecting your home.